

IN THE ABSTRACT OF THE DISCLOSURE

Please replace the ABSTRACT OF THE DISCLOSURE of record with the following:

A method for purchasing an item using a terminal apparatus connected to a supplier server through a communication line. The method includes accumulating data associated with a user request to purchase an item at the supplier server. The supplier server contacts a credit company server to obtain a credit contract associated with the user request. The credit company server may then send a credit contract to the user, if the user is authorized to receive credit. Another aspect provides a method for electronic purchase of a good. This method includes selecting a credit payment method for the good being purchased using a user terminal coupled to a server. The server then determines payment options associated with the credit payment method.